

Information to identify the case:

Debtor 1	Edvin G. Barrera	Social Security number or ITIN	xxx-xx-8640
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-23174-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Edvin G. Barrera

10/11/19**By the court:** Christine M. Gravelle
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
Edvin G. Barrera
Debtor

Case No. 19-23174-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 24

Date Rcvd: Oct 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2019.

db +Edvin G. Barrera, 564 Emmett Avenue, Trenton, NJ 08629-2116
cr +Hyundai Capital America, POB 269011, Plano, TX 75026-9011
518337135 +BEST BUY/CBNA, 50 NORTHWEST POINT ROAD, ELK GROVE VILLAGE, IL 60007-1032
518337141 +CITIFINANCIAL, ATTN: BANKRUPTCY, 605 MUNN RD, FORT MILL, SC 29715-8421
518337136 +Cambridge Property Management Services, 2584 Highway 9, Howell, NJ 07731-3337
518337142 +Grandvilee Arms Condominium Ass, AtCambridge Property Management Services, 2584 Highway 9, Howell, NJ 07731-3337
518337134 Margo Barrera, 338 Genessis St, Trenton, NJ 08611
518337150 +STERLING JEWELERS, INC., ATTN: BANKRUPTCY, PO BOX 1799, AKRON, OH 44309-1799
518337149 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
518337154 +THRIFT INVESTMENT CORP, ATTN: BANKRUPTCY DEPARTMENT, 720 KING GEORGE RD., FORDS, NJ 08863-1985
518337155 +VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usan.j.njbankr@usdoj.gov Oct 12 2019 00:49:19 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 12 2019 00:49:15 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518337132 +EDI: GMACFS.COM Oct 12 2019 04:03:00 ALLY FINANCIAL, ATTN: BANKRUPTCY DEPT, PO BOX 380901, BLOOMINGTON, MN 55438-0901
518337133 EDI: BANKAMER.COM Oct 12 2019 04:03:00 BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982238, EL PASO, TX 79998
518337137 +EDI: CAPITALONE.COM Oct 12 2019 04:03:00 CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518337140 +EDI: CITICORP.COM Oct 12 2019 04:03:00 CITIBANK/GOODYEAR, CITIBANK CORP/CENTRALIZED BANKRUPTCY, PO BOX 790034, ST LOUIS, MO 63179-0034
518337143 +EDI: HY11.COM Oct 12 2019 04:03:00 HYUNDAI MOTOR FINANCE, ATTN: BANKRUPTCY, PO BOX 20829, FOUNTAIN CITY, CA 92728-0829
518337144 +EDI: AGFINANCE.COM Oct 12 2019 04:03:00 ONEMAIN FINANCIAL, ATTN: BANKRUPTCY, 601 NW 2ND STREET, EVANSVILLE, IN 47708-1013
518337146 +EDI: AGFINANCE.COM Oct 12 2019 04:03:00 ONEMAIN FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3251, EVANSVILLE, IN 47731-3251
518337147 +EDI: AGFINANCE.COM Oct 12 2019 04:03:00 ONEMAIN FINANCIAL, PO BOX 1010, EVANSVILLE, IN 47706-1010
518337151 +E-mail/Text: BKRMailOPS@weltman.com Oct 12 2019 00:48:50 STERLING JEWELERS/KAY JEWELERS, ATTN: BANKRUPTCY, 375 GHENT RD, AKRON, OH 44333-4601
518337152 +EDI: RMSC.COM Oct 12 2019 04:03:00 SYNCHRONY BANK, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518337153 +EDI: RMSC.COM Oct 12 2019 04:03:00 SYNCHRONY BANK/ JC PENNEYS, ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518337139* +CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518337138* +CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518337145* +ONEMAIN FINANCIAL, ATTN: BANKRUPTCY, 601 NW 2ND STREET, EVANSVILLE, IN 47708-1013
518337148* +ONEMAIN FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3251, EVANSVILLE, IN 47731-3251
518337156* +VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053
TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2019 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfbis.com;frost@remote7solutions.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
Morgan Stanley ABS Capital I Inc. Trust 2006-HE4 dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Deutsche Bank National Trust Company, as Trustee
for Morgan Stanley ABS Capital I Inc. Trust 2006-HE4 kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Russell L. Low on behalf of Debtor Edvin G. Barrera rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5